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Case 14-40442 Doc 1 Filed 09/09/14 Entered 09/09/14 12:45:48 Desc Main B1 (Official Form 1) (04/13) Document Page 1 of 13

| United States Bankruptcy Court Western District of North Carolina | | | | | | | Volu | ıntary Petition | |
|---|-----------------------------|---|--|--|--|---|---------------------------------|-----------------------|---|
| Name of Debtor (if individual, enter Last, First, Mic Thompson, Donald Hughes | ddle): | | | Name of Joint Debtor (Spouse) (Last, First, Middle): Von Weter, Londa Jill | | | | | |
| All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): | | | | All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): | | | | | |
| Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 9904 | | | | Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 9921 | | | | | |
| Street Address of Debtor (No. & Street, City, State & Zip Code): 144 Cedar Lane Rutherfordton, NC | | | | Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 144 Cedar Lane Rutherfordton, NC | | | | | te & Zip Code): |
| | ZIPCODE | 28139 | | | , | • | | 2 | ZIPCODE 28139 |
| County of Residence or of the Principal Place of Bu Rutherford | isiness: | ness: | | | County of Residence or of the Principal Place of Business: Rutherford | | | | ess: |
| Mailing Address of Debtor (if different from street address) | | | | Mailing Ac | ldress of | Joint De | ebtor (if differer | t from stree | et address): |
| | ZIPCODE | | | | | | | 7 | ZIPCODE |
| Location of Principal Assets of Business Debtor (if | different from | n street addı | ress abov | e): | | | | | |
| | | | | | | | | 7 | ZIPCODE |
| Type of Debtor (Form of Organization) (Check one box.) | | (Che | re of Bus | | | | the Petitio | n is Filed (| Code Under Which Check one box.) |
| ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Corporation (includes LLC and LLP) Partnership Other (If debtor is not one of the above entities, check this box and state type of entity below.) | Single U.S.C Railre Stock | ☐ Health Care Business ☐ Single Asset Real Estate U.S.C. § 101(51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank | | | n 11 | ☐ Chapter 7 ☐ Chapter 15 Petition f ☐ Chapter 9 ☐ Recognition of a Ford ☐ Chapter 11 ☐ Chapter 15 Petition f ☐ Chapter 12 ☐ Chapter 15 Petition f ☐ Chapter 13 ☐ Recognition of a Ford ☐ Nonmain Proceeding ☐ Nature of Debts | | | egnition of a Foreign n Proceeding ster 15 Petition for ugnition of a Foreign nain Proceeding |
| Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: | Other | Clearing Bank Other Tax-Exemp (Check box, if a Debtor is a tax-exempt Title 26 of the United S | | | under ne | (Check one box.) ✓ Debts are primarily consumer ☐ Debts are primarily consumer ☐ business debts, defined in 11 U.S.C. ☐ business debts are primarily business debts. | | | box.) |
| Filing Foe (Check one hov) | - Intern | nal Revenue | e Code). | | | | oter 11 Debtors | • | |
| ☐ Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee ☐ Debtor's | | | ebtor is a ebtor is no k if: ebtor's agg | | | | | | |
| Filing Fee waiver requested (Applicable to chapte only). Must attach signed application for the cour consideration. See Official Form 3B. | | □ A | plan is be | licable box eing filed w s of the pla with 11 U. | ith this pon | licited p | prepetition from | one or mor | re classes of creditors, in |
| Statistical/Administrative Information Debtor estimates that funds will be available for Debtor estimates that, after any exempt property distribution to unsecured creditors. | | | | | d, there v | vill be n | o funds availabl | e for | THIS SPACE IS FOR COURT USE ONLY |
| · | 000- 5 | 5,001- 10,000 | 10,00 25,00 | | 25,001- 50,000 | | 50,001- 100,000 | Over 100,000 | |
| Estimated Assets | ,000,001 to \$ |] \$10,000,001 o \$50 millio | | 000,001 to million | \$100,00 to \$500 | | \$500,000,001 to \$1 billion | More than \$1 billion | |
| Estimated Liabilities | | \$10,000,001 | 1 \$50,0 | 000,001 to | \$100,00 | 0,001 | \$500,000,001 | More than | |

| Case 14-40442 Doc 1 Filed 09/09/14 B1 (Official Form 1) (04/13) Document | Entered 09/09/14 12:4 Page 2 of 13 | 15:48 Desc Main | |
|--|--|---|--|
| Voluntary Petition | Name of Debtor(s): | | |
| (This page must be completed and filed in every case) | Thompson, Donald Hughes | & Von Weter, Londa Jill | |
| All Prior Bankruptcy Case Filed Within Last | 8 Years (If more than two, attack | h additional sheet) | |
| Location Where Filed: None | Case Number: | Date Filed: | |
| Location Where Filed: | Case Number: | Date Filed: | |
| Pending Bankruptcy Case Filed by any Spouse, Partner or | Affiliate of this Debtor (If mor | re than one, attach additional sheet) | |
| Name of Debtor: None | Case Number: | Date Filed: | |
| District: | Relationship: | Judge: | |
| Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) Exhibit A is attached and made a part of this petition. | whose debts are primarily consumer debts.) | | |
| | Signature of Attorney for Debtor(s) | Date | |
| Does the debtor own or have possession of any property that poses or is a or safety? Yes, and Exhibit C is attached and made a part of this petition. Exhib | | and identifiable harm to public health | |
| (To be completed by every individual debtor. If a joint petition is filed, ea | ach spouse must complete and attac | ch a separate Exhibit D.) | |
| ▼ Exhibit D completed and signed by the debtor is attached and made | ach spouse must complete and attac | ch a separate Exhibit D.) | |
| | ach spouse must complete and attaced a part of this petition. | ch a separate Exhibit D.) | |
| Exhibit D completed and signed by the debtor is attached and made of this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached. Information Regarding | ach spouse must complete and attacked a part of this petition. and a made a part of this petition. and the Debtor - Venue oplicable box.) of business, or principal assets in this days than in any other District. coartner, or partnership pending in the cace of business or principal assets in the cace of business or principal | is District for 180 days immediately his District. in the United States in this District, occeding [in a federal or state court] | |
| Exhibit D completed and signed by the debtor is attached and made. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached. Information Regarding (Check any approached and signed by the joint debtor is attached.) Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180. There is a bankruptcy case concerning debtor's affiliate, general proposed in a debtor in a foreign proceeding and has its principal place or has no principal place of business or assets in the United States in this District, or the interests of the parties will be served in regarding. Certification by a Debtor Who Reside | ach spouse must complete and attacked a part of this petition. The dea made a part of this peti | is District for 180 days immediately his District. in the United States in this District, occeding [in a federal or state court] rict. | |
| Exhibit D completed and signed by the debtor is attached and made. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached. Information Regarding (Check any agree of the preceding the date of this petition or for a longer part of such 180. There is a bankruptcy case concerning debtor's affiliate, general proceding and has its principal place of the preceding and has its principal place of the parties will be served in regarding the parties will be served in regarding the depth of the parties will be served in regarding the depth of the parties will be served in regarding the debtor in a foreign proceeding and has its principal place of the parties will be served in regarding the debtor in this District, or the interests of the parties will be served in regarding the debtor in the parties will be served | ach spouse must complete and attacked a part of this petition. The dear made a part o | is District for 180 days immediately his District. in the United States in this District, occeding [in a federal or state court] rict. Property | |
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| Exhibit D completed and signed by the debtor is attached and manifest is a joint petition: Exhibit D also completed and signed by the joint debtor is attached. Information Regarding (Check any approached in the preceding the date of this petition or for a longer part of such 180 and the preceding the date of this petition or for a longer part of such 180 and the preceding and has its principal place of the parties of the parties will be served in regarding the proceding and | ach spouse must complete and attacked a part of this petition. The dear made a part of this petition. The dear made a part of this petition. The dear made a part of this petition. The dear dear dear dear dear dear dear dea | is District for 180 days immediately his District. in the United States in this District, oceeding [in a federal or state court] rict. Property Implete the following.) | |

Case 14-40442 Doc 1 Filed 09/09/14 Entered 09/09/14 12:45:48 Desc Main B1 (Official Form 1) (04/13) Document Page 3 of 13

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Thompson, Donald Hughes & Von Weter, Londa Jill

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Donald Hughes Thompson

Signature of Debtor

Donald Hughes Thompson

X /s/ Londa Jill Von Weter

Signature of Joint Debtor

Londa Jill Von Weter

Telephone Number (If not represented by attorney)

September 9, 2014

Date

Signature of Attorney*

X /s/ Kerry L. Balentine

Signature of Attorney for Debtor(s)

Kerry L. Balentine 41032 Max Gardner Law, PLLC P.O. Box 1000 Shelby, NC 28150 (704) 487-0616 Fax: (888) 870-1647 kbalentine@maxgardner.com

September 9, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

| ignature of Authorized Individual | | |
|--------------------------------------|--|--|
| rinted Name of Authorized Individual | | |
| itle of Authorized Individual | | |

Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- ☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

| ignature of l | Foreign Represe | entative | |
|---------------|-----------------|--------------|--|
| rinted Name | of Foreign Re | precentative | |

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

| Address | | | |
|---------|--|--|--|
| | | | |
| | | | |

| Χ | |
|---|-----------|
| | Signature |
| | |
| | |

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Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

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Date: September 9, 2014

Case 14-40442 Doc 1 Filed 09/09/14 Entered 09/09/14 12:45:48 B1D (Official Form 1, Exhibit D) (12/09)

Document Page 4 of 13 **United States Bankruptcy Court** Desc Main

Western District of North Carolina

IN RE: Case No. Chapter 13 Thompson, Donald Hughes Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE CREDIT COUNSELING REQUIREMENT Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities. Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed. 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency. **✓** 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed. 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing. 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); Active military duty in a military combat zone. 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district. I certify under penalty of perjury that the information provided above is true and correct. Signature of Debtor: /s/ Donald Hughes Thompson

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Filed 09/09/14 Entered 09/09/14 12:45:48 Desc Main Case 14-40442 Doc 1 B1D (Official Form 1, Exhibit D) (12/09)

Document Page 5 of 13
United States Bankruptcy Court
Western District of North Carolina

| western District (| DI NOTIN CATOLINA |
|---|---|
| IN RE: | Case No |
| Von Weter, Londa Jill | Chapter 13 |
| Debtor(s) EXHIBIT D - INDIVIDUAL DEBTOR | US STATEMENT OF COMDITANCE |
| CREDIT COUNSELI | |
| Warning: You must be able to check truthfully one of the five stado so, you are not eligible to file a bankruptcy case, and the count whatever filing fee you paid, and your creditors will be able to rand you file another bankruptcy case later, you may be required to stop creditors' collection activities. | rt can dismiss any case you do file. If that happens, you will lose resume collection activities against you. If your case is dismissed |
| Every individual debtor must file this Exhibit D. If a joint petition is f one of the five statements below and attach any documents as direc | |
| 1. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined performing a related budget analysis, and I have a certificate from the certificate and a copy of any debt repayment plan developed through | the opportunities for available credit counseling and assisted me in a agency describing the services provided to me. Attach a copy of the |
| ✓ 2. Within the 180 days before the filing of my bankruptcy case the United States trustee or bankruptcy administrator that outlined the United States trustee or bankruptcy administrator that outlined the performing a related budget analysis, but I do not have a certificate for a copy of a certificate from the agency describing the services provide the agency no later than 14 days after your bankruptcy case is filed. | the opportunities for available credit counseling and assisted me in from the agency describing the services provided to me. You must file led to you and a copy of any debt repayment plan developed through |
| ☐ 3. I certify that I requested credit counseling services from an app days from the time I made my request, and the following exigent requirement so I can file my bankruptcy case now. [Summarize exig | t circumstances merit a temporary waiver of the credit counseling |
| of realizing and making rational decisions with respect to fin Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically participate in a credit counseling briefing in person, by teleph Active military duty in a military combat zone. | rom the agency that provided the counseling, together with a copy illure to fulfill these requirements may result in dismissal of your for cause and is limited to a maximum of 15 days. Your case may for filing your bankruptcy case without first receiving a credit se of: [Check the applicable statement.] [Must be accompanied by a greason of mental illness or mental deficiency so as to be incapable ancial responsibilities.); impaired to the extent of being unable, after reasonable effort, to hone, or through the Internet.); |
| 5. The United States trustee or bankruptcy administrator has dete does not apply in this district. | rmined that the credit counseling requirement of 11 U.S.C. § 109(h) |
| I certify under penalty of perjury that the information provided | l above is true and correct. |
| | |

Date: September 9, 2014

Signature of Debtor: /s/ Londa Jill Von Weter

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Case 14-40442 Doc 1 Filed 09/09/14 Entered 09/09/14 12:45:48 Desc Main Document Page 6 of 13

| 14-40442 | DUCI | 1 1160 03/03/14 | LINGIEU 03/03/14 12.43.40 | טכ |
|----------|------|------------------|---------------------------|----|
| | | Document | Page 6 of 13 | |
| | | United States Ba | nkruptcy Court | |
| | | Western District | of North Carolina | |
| | | | | |

| IN | RE: | | Case No | |
|-----------|--|--|---|--------|
| <u>Th</u> | ompson, Donald Hughes & Von Weter, Lond | da Jill | Chapter 13 | |
| | Debtor(s) | | - | |
| | DISCLOSURE OF C | COMPENSATION OF ATTORNEY | FOR DEBTOR | |
| 1. | Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 201 one year before the filing of the petition in bankruptcy, or of or in connection with the bankruptcy case is as follows | agreed to be paid to me, for services rendered or to b | | |
| | For legal services, I have agreed to accept | | \$\$ | 00.00 |
| | Prior to the filing of this statement I have received | | \$ | |
| | Balance Due | | \$\$, | 00.00 |
| 2. | The source of the compensation paid to me was: | btor Other (specify): | | |
| 3. | The source of compensation to be paid to me is: | btor Other (specify): | | |
| 4. | I have not agreed to share the above-disclosed comp | ensation with any other person unless they are member | s and associates of my law firm. | |
| | I have agreed to share the above-disclosed compensitogether with a list of the names of the people sharin | ation with a person or persons who are not members or g in the compensation, is attached. | r associates of my law firm. A copy of the agre | ement, |
| 5. | In return for the above-disclosed fee, I have agreed to ren- | der legal service for all aspects of the bankruptcy case, | including: | |
| | b. Preparation and filing of any petition, schedules, statc. Representation of the debtor at the meeting of credit | ors and confirmation hearing, and any adjourned hearing | | |
| | d. Representation of the debtor in adversary proceeding e. [Other provisions as needed] | s and other contested bankruptey matters; | | |
| 6. | By agreement with the debtor(s), the above disclosed fee | does not include the following services: | | |
| | | CERTIFICATION | | |
| 1 | certify that the foregoing is a complete statement of any ag roceeding. | reement or arrangement for payment to me for represen | ntation of the debtor(s) in this bankruptcy | |
| | September 9, 2014 | /s/ Kerry L. Balentine | | |
| | Date | Kerry L. Balentine 41032 P.O. Box 1000 Shelby, NC 28150 (704) 487-0616 Fax: (888) 870-1647 kbalentine@maxgardner.com | | |

Case 14-40442 Doc 1 Filed 09/09/14 Entered 09/09/14 12:45:48 Desc Main Document Page 7 of 13 United States Bankruptcy Court Western District of North Carolina

| IN RE: | | Case No |
|--------------------------------|---|---|
| Thompson, Donald Hughes & Ve | * | Chapter 13 |
| | Debtor(s) | |
| | VERIFICATION OF CREDITOR MA | TRIX |
| The above named debtor(s) here | eby verify(ies) that the attached matrix listing cred | itors is true to the best of my(our) knowledge. |
| Date: September 9, 2014 | Signature: /s/ Donald Hughes Thompson | |
| Bute. <u>Goptombor 6, 2014</u> | Donald Hughes Thompson | Debtor |
| Date: September 9, 2014 | Signature: /s/ Londa Jill Von Weter | |
| | Londa Jill Von Weter | Joint Debtor, if any |

Bank Of The Ozarks PO Box 168 Shelby, NC 28151

BB&T P.O. Box 1626 Wilson, NC 27894-1626

Belk, Inc 2801 West Tyvola Road Charlotte, NC 28217-4500

Bruce King Construction Inc 400 Doggett Road Forest City, NC 28043

Capital One P.O. Box 30281 Salt Lake City, UT 84130-0281

Chase PO Box 24696 Columbus, OH 43224-0696

ChexSystems Attn Consumer Relations 7805 Hudson Rd., Ste 100 Woodbury, MN 55125

Citicards CBNA 701 E 60th St. N Sioux Falls, SD 57104

Comenity Bank/ABCR&FCH P.O. Box 182789 Columbus, OH 43218-2789

Comenity Bank/An Tlr P.O. Box 182789 Columbus, OH 43218-2789

Comenity Bank/Antylymc P.O. Box 182789 Columbus, OH 43218-2789

Comenity Bank/Loft PO Box 182789 Columbus, OH 43218-2781

Comenity Bank/Talbots P.O. Box 182789 Columbus, OH 43218

Equifax Information Services P O Box 740256 Atlanta, GA 30374-0256

Experian
P O Box 2002
Allen, TX 75013-2002

GM Financial P.O. Box 181145 Arlington, TX 76096-1145

Internal Revenue Service P O Box 7317 Philadelphia, PA 19101-7317

Kent Covington 207 Breeze Hill Rutherfordton, NC 28139 Kent Covington 279 Shiloh Road Forest City, NC 28043

Mangum & Associates 209 Patton Ave Shelby, NC 28150

NC Dept. Of Revenue Bankruptcy Unit P O Box 1168 Raleigh, NC 27602-1168

North Carolina Department Of Revenue Bankruptcy Unit P O Box 1168 Raleigh, NC 27602-1168

PNC Bank
P.O. Box 3180
Pittsburgh, PA 15230-3180

Rutherford County Tax Collector P O Box 143 Rutherfordton, NC 28139-0143

SYNCB/Belk P.O. Box 965005 Orlando, FL 32896

TransUnion
P O Box 2000
Chester, PA 19016-2000

Debtor(s) Thompson, Donald Hughes & Von Weter, Londa Jill

DISCLOSURE TO DEBTOR OF ATTORNEY'S FEES PROCEDURE FOR CHAPTER 13 CASES IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF NORTH CAROLINA

After consultation with the undersigned attorney, you have decided to file a petition for relief under Chapter 13 of the United States Bankruptcy Code. Accordingly, you are hereby given notice that pursuant to the Local Rules of the Bankruptcy Court, the base fee for a Chapter 13 case is established at \$3,900 . Payment of all or part of this fee may be included in your payments to the Chapter 13 Trustee. The attorney's services included in the base fee are those normally contemplated in a Chapter 13 case. They are as follows:

| (a) | Providing the pre-filing notices required by the Bankruptcy Abuse Prevention | (g) | Chapter 13 Trustee; Reviewing the Motion of Trustee for |
|-----|--|-----|--|
| | and Consumer Protection Act of 2005; | | Determination of Status of Claims in |
| (b) | Preparation and filing of your petition, | | confirmed plan; |
| | schedules, supplemental local forms, | (h) | Maintaining custody and control of all |
| | Chapter 13 Plan, and mailing matrix; | | case files with original documents for |
| (c) | Circulating a copy of the Chapter 13 | | such periods as prescribed by law or |
| | plan to all creditors and interested parties as | | Local Rule; |
| | reflected in the case matrix and service of | (i) | Serving orders on all affected parties; |
| | amended plan if appropriate; | (j) | Verifying your identity and social security |
| (d) | Drafting and mailing letters to you | | number and furnishing to the Chapter 13 |
| | regarding your attendance at the § 341 | | Trustee your IDs, tax returns, and payment |
| | meeting of creditors, escrow of first money, | | advices, if required; |
| | and your other responsibilities; | (k) | Defending objections to confirmation of |
| (e) | Preparing for and attending the § 341 | | your Chapter 13 Plan filed by the Chapter 13 |
| | meeting of creditors; | | Trustee; and |
| (f) | Reviewing the confirmation order and | (1) | Preparing and filing Local Form 8 or Local |
| | periodic case status reports from the | ` , | Form 8HD. |

The base fee shall also include the following services to the extent they are requested or reasonably necessary for your effective representation:

| (a) | Preparing and filing proofs of claim on your | | warranties, possible credit disability, life |
|------------|--|-----|--|
| , , | behalf for your creditors; | | insurance coverage, and the like; |
| (b) | Drafting and filing objections to | (1) | Obtaining and providing the Chapter 13 |
| | scheduled and unscheduled proofs of | | Trustee with copies of documents relating to |
| | claim; | | lien perfection issues, such as recorded |
| (c) | Assuming and rejecting unexpired leases | | deeds of trust, purchase money security |
| | and executory contracts; | | agreements, and the like; |
| (d) | Preparing for and attending | (m) | Drafting and mailing letters to creditors |
| | valuation hearings; | | upon entry of discharge regarding lien |
| (e) | Motions to transfer venue; | | releases, turnover of clear title |
| (f) | Conferring with you regarding | | certificates, cancellation of deeds of |
| | obtaining post-petition credit where no | | trust and judgments, and the like; |
| | formal application is ultimately filed; | (n) | Drafting and mailing of certified letters to |
| (g) | Drafting motions to avoid liens pursuant | | creditors regarding matters related to |
| | to § 522(f); | | alleged violations of the automatic stay. |
| (h) | Calculating plan payment modifications, | (o) | Drafting and mailing letters regarding |
| | where no formal motion is ultimately filed; | | voluntary turnover of property. |
| (i) | Responding to creditor contacts | (p) | Reviewing documents in relation to the |
| | regarding plan terms, valuation of | | use or sale of collateral when no formal |
| | collateral, claim amounts, and the like; | | application is ultimately filed. |
| (j) | Responding to your contacts regarding | (q) | Providing you with a list of answers to |
| | job losses, changes in your financial | | frequently asked questions and other |
| | circumstances, address changes, and | | routine communications with you during |
| | advising the Court and the Chapter 13 | | the pendency of the case. |
| <i>a</i> . | Trustee of the same when appropriate; | (r) | Requesting plan payoffs from the Chapter 13 |
| (k) | Communicating with you, to a degree | | Trustee. |
| | that is reasonable, regarding | | |
| | mortgage payment defaults, lease defaults, | | |

insurance coverage or the lack thereof,

Case 14-40442 Doc 1 Filed 09/09/14 Entered 09/09/14 12:45:48 Desc Main

In some Chapter 13 cases, legal Services which are 300 and those 13 rmally contemplated must be performed. These legal services are not covered by the base fee. These "non-base" services include the following:

- (a) Abandonment of property post-confirmation;
- (b) Motions for moratorium;
- (c) Motions for authority to sell property;
- (d) Motions to modify plan;
- (e) Motions to use cash collateral or to incur debt.
- (f) Defense of motions for relief from stay or co-debtor stay;
- (g) Defense of motions to dismiss filed after confirmation of your plan;
- (h) Stay violation litigation, including amounts paid as fees by the creditor or other parties;
- (i) Post-discharge injunction actions;
- (j) Adversary proceedings;
- (k) Motions to turnover property;
- (1) Conversions to Chapter 7;
- (m) Motions to substitute collateral; and
- (n) Any other matter not covered by the base fee

For such "non-base" services you will be charged on the basis of attorney's time expended at the rate of \$ per hour plus the amount of expenses incurred (such as court fees, travel, long distance telephone, photocopying, postage, etc.). Such "non-base" fees are chargeable only after the same are approved by the Bankruptcy Court. Except as set forth below, before any such fees are charged you will receive a copy of my motion filed in the Court requesting approval of any such "non-base" fees as well as a notice explaining your opportunity to object if you do not agree with the fee applied for. Any fees awarded for "non-base" services will be paid to the undersigned attorney from your payments to the Chapter 13 Trustee in the same way as payment of "base" fees. It is possible that "non-base" fees approved by the Court may cause your payment to the Chapter 13 Trustee to be increased or the term of your Chapter 13 plan extended. Whether or not a payment increase or an extension will be necessary depends upon the facts of your case. If a payment increase is necessary because of a court-approved "non-base" fee, the Chapter 13 Trustee will notify you of the amount of the increase.

In the Court's discretion, your attorney in a Chapter 13 proceeding may request, in open court, and without any other notice, "non-base" fees for the following services in amounts not exceeding those shown below. Without other notice, your attorney may also request [the actual expenses of filing fees and of notice to creditors.] OR [up to \$1.00 for each item noticed to creditors as expense for postage, copying, and envelopes. These fees may be adjusted (increased) by the Court at a later date, and, if so, those adjusted fees will then be charged.]

| (a) | Defense of motion to dismiss | \$200 |
|-----|---|-------|
| (b) | Motion to modify and order, including motion for moratorium | \$350 |
| (c) | Substitution of collateral | \$450 |
| (d) | Prosecution or defense of motion for relief from stay or co-debtor stay and order | \$450 |
| (e) | Motion for authority to sell property and order | \$450 |
| (f) | Motion to obtain credit | \$450 |
| (g) | Permission from Chapter 13 Trustee to obtain credit (to be filed as an administrative claim) | \$200 |
| (h) | Motion to continue or impose the automatic stay | \$350 |
| (i) | When substitute legal counsel is retained by a Chapter 13 debtor, such substituted counsel is entitled to a presumptive base fee of \$500 without formal application to the Court, provided that the order allowing substitute counsel specifies both the amount of the fee and whether the fee is paid direct by the debtor or through the plan. | |
| (j) | Preparation and filing of conduit mortgage claim with recorded deed of trust, | \$350 |
| | Official Bankruptcy Form B 10A, and Local Form 14 (to be filed as an administrative claim) | |
| (k) | Objection to proof of claim of a Real Property Creditor | \$450 |
| (1) | Consent to an amended proof of claim in lieu of an objection to a motion to modify stay or to an amended proof of claim where the debtor has failed to make postpetition payments | \$450 |
| (m) | Motion to incur debt related to the approval of a loan modification with a real property creditor | \$450 |
| (n) | Motion to declare mortgage current | \$450 |

I hereby certify that I have read this notice and that I have received a copy of this notice.

Dated: **September 9, 2014** /s/ Donald Hughes Thompson

Debtor's Signature

Dated: September 9, 2014 /s/ Londa Jill Von Weter

Spouse's Signature

I hereby certify that I have reviewed this notice with the debtor(s) and that the debtor(s) have received a copy of this notice.

Dated: September 9, 2014 /s/ Kerry L. Balentine

Attorney